

Information to identify the case:

Debtor 1	<u>Alicia Rena Anderson</u>	Social Security number or ITIN	xxx-xx-0921
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Northern District of Mississippi			
Case number:	25-10832-SDM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alicia Rena Anderson

6/18/25

By the court: Selene D. Maddox
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alicia Rena Anderson
Debtor

Case No. 25-10832-SDM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0537-1
Date Rcvd: Jun 18, 2025

User: autodocke
Form ID: 318

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db	+ Alicia Rena Anderson, 2405 Attala Rd 4125, Sallis, MS 39160-5185
4529001	+ American Cash, 118 Veterans Memorial Dr, Kosciusko, MS 39090-3849
4529003	Baptist, P.O. Box 745336, Atlanta, GA 30384-5336
4529008	+ First Choice, P.o. Box 1353, Kosciusko, MS 39090-1353
4529011	+ Hollis Cobb Associates, 4366 Park Drive, Norcross, GA 30093-2959
4529014	+ Kosciusko Supercenter, P.O. Box 728, Kosciusko, MS 39090-0728
4529015	+ Money Man, 102 N Jackson St, Kosciusko, MS 39090-3730
4529016	Quick Cash, 209 MS 12, Kosciusko, MS 39090

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4528997	+ Email/Text: bankruptcy@acimacredit.com	Jun 18 2025 23:32:00	Acima Credit, 13907 Minuteman Dr 5th Floor, Draper, UT 84020-9869
4528998	+ Email/Text: bnc@teampurpose.com	Jun 18 2025 23:32:00	Advance America, 200 Veterans Memorial, Ste D, Kosciusko, MS 39090-3890
4528999	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 18 2025 23:42:06	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
4529000	^ MEBN	Jun 18 2025 23:29:37	Afterpay, P.O. Box 328, San Francisco, CA 94104-0328
4529002	+ Email/Text: bankruptcy@arserv.com	Jun 18 2025 23:32:00	Armstrong and Associates, PO Box 1787, Mobile, AL 36633-1787
4529004	+ EDI: CITICORP	Jun 19 2025 03:29:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
4529005	+ Email/PDF: creditonebknofications@resurgent.com	Jun 18 2025 23:42:06	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
4529006	^ MEBN	Jun 18 2025 23:29:59	EMBCC, P.O. Box 650292, Dallas, TX 75265-0292
4529007	+ EDI: BLUESTEM	Jun 19 2025 03:29:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
4532368	^ MEBN	Jun 18 2025 23:30:00	First Choice Financial Services, c/o B.Joe Hood, IL, P.O. Box 759, Ackerman, MS 39735-0759
4529009	+ Email/Text: bankruptcy@curo.com	Jun 18 2025 23:32:00	First Heritage, Attn: Bankruptcy, Po Box 1947, Greenville, SC 29602-1947
4529010	^ MEBN	Jun 18 2025 23:29:59	First Metropolitan Financial Services, Attn: Bankruptcy, 6295 Summer Avenue, Ste 102, Memphis, TN 38134-5983
4529012	+ EDI: CITICORP		

District/off: 0537-1

User: autodocke

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Date Rcvd: Jun 18, 2025

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		Jun 19 2025 03:29:00	Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
4529013	Email/Text: customerservice.us@klarna.com		
		Jun 18 2025 23:32:00	Klarna, PO Box 8116, Columbus, OH 43201
4529017	+ EDI: PHINELEVATE		
		Jun 19 2025 03:29:00	RISE Credit, Attn: Bankruptcy, Po Box 101808, Fort Worth, TX 76185-1808
4529018	+ Email/Text: Tracey@sra-inc.net		
		Jun 18 2025 23:32:00	Smith Rouchon, 1456 Ellis Ave., Jackson, MS 39204-2204
4529020	Email/Text: bankruptcy@withuloans.com		
		Jun 18 2025 23:32:00	With U Loans, 10600 S Pennsylvania Av, Ste 16 #828, Oklahoma City, OK 73170-4257
4529019	+ Email/Text: bk@worldacceptance.com		
		Jun 18 2025 23:32:11	WFC, Attn: Bankruptcy, Po Box 6429, Greenville, SC 29606-6429

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
B. Joey Hood, II	on behalf of Creditor First Choice Financial Services c/o B.Joey Hood II cynthiah@jhoodlaw.com, notices@jhoodlaw.com;cynthiah@ecf.courtdrive.com;notices@ecf.courtdrive.com
Miranda L Williford	tonya341@hotmail.com;MLWECF@gmail.com;MLWilliford@ecf.axosfs.com;courtecfemails@gmail.com
Thomas C. Rollins, Jr.	on behalf of Debtor Alicia Rena Anderson trollins@therollinsfirm.com jennifer@therollinsfirm.com;notices@therollinsfirm.com;trollins@ecf.inforuptcy.com;calvillojr81745@notify.bestcase.com;TRol lins@jubileebk.net;trollins.therollinsfirm.com@recap.email
U. S. Trustee	USTPRegion05.AB.ECF@usdoj.gov

TOTAL: 4